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CONTINUED PROSECUTION APPLICATION (CPA)

REQUEST TRANSMITTAL

(INCLUDING FILING FEE AND/OR PETITION FOR
EXTENSION OF TIME AND FEE)

Submit an original, and a duplicate for fee processing.

(Only for Continuation or Divisional applications under 37 CFR 1.53(d))

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CHECK BOX if applicable:

To: Assistant Commissioner for Patents Box CPA Washington, DC 20231		Attorney Docket No. 1095.1071/GMG
		Express Mail Label No.
First Named Inventor	Shuji OYAMA	
Application No.	08/825,565	Group Art Unit 2764
Filing Date	March 31, 1997	Examiner Weinhardt, R.
Title of Invention	APPARATUS AND METHOD FOR GRANTING ACCESS TO NETWORK-BASED SERVICES BASED UPON EXISTING BANK ACCOUNT INFORMATION (AS AMENDED)	

This is a request for a [X] continuation or a [] divisional application under 37 CFR 1.53(d) (continued prosecution application (CPA)) of the above-identified, prior nonprovisional application.

NOTES

FILING QUALIFICATIONS: The prior application identified above must be a nonprovisional application that is either: (1) complete as defined by 37 CFR 1.51(b), or (2) the national stage of an international application in compliance with 35 U.S.C. 371. A Notice will be placed on a patent issuing from a CPA, except for reissues and designs, to the effect that the patent issued on a CPA and is subject to the twenty-year patent term provisions of 35 USC 154(a)(2).

C-I-P NOT PERMITTED: A continuation-in-part application cannot be filed as a CPA under 37 CFR 1.53(d), but must be filed under 37 CFR 1.53(b).

EXPRESS ABANDONMENT OF PRIOR APPLICATION: The filing of this CPA is a request to expressly abandon the prior application as of the filing date of the request for a CPA. 37 CFR 1.53(b) must be used to file a continuation, divisional, or continuation-in-part of an application that is not to be abandoned.

ACCESS TO PRIOR APPLICATION: The filing of this CPA will be construed to include a waiver of confidentiality by the applicant under 35 U.S.C. 122 to the extent that any member of the public who is entitled under the provisions of 37 CFR 1.14 to access to, copies of, or information concerning, the prior application may be given similar access to, copies of, or similar information concerning, the other application or applications in the file jacket.

35 U.S.C. 120 STATEMENT: In a CPA, no reference to the prior application is needed in the first sentence of the specification and none should be submitted. If a sentence referencing the prior application is submitted, it will not be entered. A request for a CPA is the specific reference required by 35 U.S.C. 120 and to every application assigned the application number identified in such request, 37 CFR 1.78(a).

- Enter the unentered amendment previously filed on April 12, 2000 under 37 CFR 1.116 in the above-noted prior nonprovisional application.
- A preliminary amendment is enclosed.
- This application is filed by fewer than all the inventors named in the prior application, 37 CFR 1.53(d)(4).
 - DELETE** the following inventor(s) named in the prior nonprovisional application:

b. The inventor(s) to be deleted are set forth on a separate sheet attached hereto.
- A new power of attorney or authorization of agent (PTO/SB/81) is enclosed.
- Information Disclosure Statement (IDS) is enclosed:
 - PTO-1449
 - Copies of IDS Citations

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CLAIMS	(1) FOR	(2) NUMBER FILED	(3) NUMBER EXTRA	(4) RATE	(5) CALCULATIONS	
	TOTAL CLAIMS	14 - 20 =	0	X \$ 18.00 =	\$ 0.00	
	INDEPENDENT CLAIMS	7 - 3 =	4	X \$ 78.00 =	312.00	
	MULTIPLE DEPENDENT CLAIMS (if applicable)			+ \$260.00 =	10 0.00	
				BASIC FEE	RE 690.00	
	<p>Since an Official Action set an <u>original</u> due date of <u>April 12, 2000</u>, petition is hereby made for an extension of time to cover the date this CPA is filed, for which the requisite fee is enclosed (1 month (\$110); 2 months (\$380); 3 months (\$870); 4 months (\$1,360); 5 months (\$1,850));</p>					RECEIVED MAY 15 2000 MAIL ROOM 110.00
	Total of above Calculations =					\$ 1,112.00
	Reduction by 50% for filing by small entity (Note 37 CFR 1.9, 1.27, 1.28).					-
	TOTAL FEES DUE =					\$ 1,112.00

6. Small entity status:

- a. A small entity statement is enclosed.
- b. A small entity statement was previously filed and such status is still proper and desired.
- c. is no longer claimed.

7. Other:

8. METHOD OF PAYMENT

A check in the amount of \$ 1,112.00 is enclosed.

Charge "TOTAL FEES DUE" to Deposit Account No. 19-3935. (A duplicate copy of this form is enclosed.)

9. GENERAL AUTHORIZATION

The Commissioner is hereby authorized to credit any overpayment or charge any additional fees under 37 CFR 1.16 (filing fees) or 37 CFR 1.17 (processing fees) during the prosecution of this application and of any related application(s) claiming benefit hereof pursuant to 35 USC §120 to maintain pendency hereof and of any such related application to:
Deposit Account No. 19-3935.

10. NEW CORRESPONDENCE ADDRESS

STAAS & HALSEY LLP
700 Eleventh Street, N.W.
Suite 500
Washington, DC 20001

Telephone: (202) 434-1500

Facsimile: (202) 434-1501

11. SIGNATURE OF ATTORNEY OR AGENT REQUIRED

V. SIGNATURE OF ATTORNEY OR AGENT REQUIRED			
NAME	Gene M. Garner, II	REGISTRATION NO.	34,172
SIGNATURE		DATE	May 11, 2000